



Attorney's Docket No. 004490.P001

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Sanjeev I. Kriplani, et al.

Application No.: 09/714,898

Filed: November 15, 2000

For: SYSTEM AND METHOD FOR
INVOICE CONFIRMATION AND
FUNDING

Examiner: Weisberger, R.

Art Group: 3624

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INFORMATION DISCLOSURE STATEMENT

Sir:

In response to the outstanding action dated April 8, 2003 regarding the Information Disclosure Statement filed on January 6, 2003, Applicant respectfully submits the following:

- (1) No U.S. Patent or Foreign Patents are listed on the corresponding PTO-1449 or PTO/SB/08; and
- (2) The portions that caused the publications to be listed, are provided.

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08. It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

_____ 37 C.F.R. §1.97(b).

X 37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:

X A statement pursuant to 37 C.F.R. §1.97(e) or

_____ A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

_____ 37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:


- (1) A statement pursuant to 37 C.F.R. §1.97(e); and
- (2) A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement.

If there are any additional charges, please charge Deposit Account No. 02-2666.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: 06/09/ 2003



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OTHER ART - NO PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		LUHBY, TAMI; "Fast Financing for Impulse Buys"; Crains New York Business; February 8, 1999; page - 15; New York, New York, USA	
		"B-to-B Payment System Goes Online"; Financial NetNews; April 17, 2000; page - 6; Volume V, No. 16; USA	
		"Business Turn to Internet as An Outlet for Quick Bill Payment"; Star-Ledger; June 19, 2000; Newark, New Jersey, USA	
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		DECARLO, SCOTT; "The Hot Ones"; Forbes; November 1, 1999; pp. 284-286; Volume 164, No. 11; USA	

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		HOFFMAN, THOMAS; "Business-to-Business Lender Foresees Fast Growth Online"; Computerworld; October 11, 1999; pp. 44; Volume 33, No. 41; USA	
		"AmWorld Commerce Launches Financing Plan for Small Firms"; Daily News Record; October 12, 1994; pp. 6	
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		"ContractorHub.com Chooses Netfish to Provide XML Foundation; Joint Agreement to Enable Seamless Business Process Integration for the Construction Industry"; Business Wire; June 7, 2000; pp. 1262; Washington, USA	
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		"S1 Corporation, Stephan Company, Actrade International, VICORP Restaurants and Whole Foods Market Conference Calls to be Broadcast by Investor Broadcast Network Over the Internet"; Business Wire; February 11, 2000; pp. 1470; Philadelphia, USA	
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		"Actrade Capital, Inc.; Opens Corporate Headquarters in New Jersey"; PR Newswire; April 6, 1999; New York, USA	
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		"Acquisition Capability Acquires Two New York Corporations"; PR Newswire; September 16, 1988	
		"Alexander Stonkus - Actrade Financial Technologies Ltd"; Wall Street Transcript Digest; October 30, 2000	
		"Alternative Financing Eases Cash Flow"; Canadian Plastics; May 1, 2000; pp. 48(2)	
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		"CheckFree Gains Upper Hand Over Banks with Acquisition of TransPoint; High-Tech Company Enhances Position in EBPP Marketplace"; Business Wire; February 23, 2000; pp. 1; Palo Alto, California, USA	
		FITCH, JESSICA MADORE; "Electronic Bill Providers Joining Forces"; Chicago Sun Times; February 17, 2000; pp. 55	
		CLOTHIER, MARK; "CheckFree Net Billing Now On Top Stock Rises: Deal to Buy Competitor TransPoint Gives Norcross Company Dominance; Atlanta Constitution; February 17, 2000; pp. (D; 3)	

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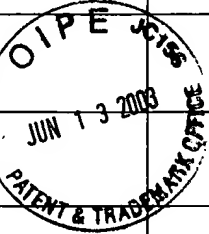
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		"Loss at CheckFree is Less than Predicted"; American Banker; August 10, 2000; page - 13; Volume 165, No. 152; USA	
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		SNEL, ROSS; "Transpoint Moves Closer To CheckFree Weight Class"; American Banker, February 3, 2000; page - 10; Volume 165, No. 23; USA	
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		"CheckFree and Transpoint Close Merger"; Retail Delivery News; September 13, 2000; Volume 5, No. 19	
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		O SULLIVAN, ORLA; "Transpoint Says "Pay Anyone" is Live"; Bank Technology News; February 1, 2000; pp. 4; Volume 13, No. 2	
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		SCHAFF, WILLIAM; "CheckFree Seeks Merger Payoff -- The Company's Acquisition of TransPoint Would Make it the Market Leader in Electronic Bill Payment and Presentment, if the Justice Department Gives its OK"; Information Week; March 20, 2000; pp. 146	
		"CheckFree-Transport Merger Rocks Landscape"; Retail Delivery News; February 29, 2000; Volume 5, No. 5	
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		JOYCE, ERIN, ET AL.; "Beauty Is In The Eye Of The Beholder. CheckFree Pays Up For TransPoint"; USBanker; March 1, 2000; pp. S10; Volume 110, No. 3	
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Filing Date	11/15/2000
First Named Inventor:	Sanjeev Indru Kriplani, et al.
Group Art Unit	3624
Examiner Name	Weisberger, Richard C.
Attorney Docket Number	4490P001

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		"PayMyBills.com Web Site Opens For Business 07/09/99"; Newsbytes; July 9, 1999; USA	
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		"Princeton, N.J. - Based Online Bill Payment Firm Buys California Rival"; Star-Ledger; August 23, 2000; USA	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known

Application Number	09/714,898
Filing Date	11/15/2000
First Named Inventor:	Sanjeev Indru Kriplani, et al.
Group Art Unit	3624
Examiner Name	Weisberger, Richard C.
Attorney Docket Number	4490P001

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